

IN RE:

Case No. \_\_\_\_\_

Harnicher, David John

Chapter 7

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE   | ATTACHED<br>(YES/NO) | NUMBER OF<br>SHEETS | ASSETS        | LIABILITIES   | OTHER       |
|--|----------------------|---------------------|---------------|---------------|-------------|
| A - Real Property  | Yes                  | 1                   | \$ 442,000.00 |               |             |
| B - Personal Property  | Yes                  | 4                   | \$ 174,731.80 |               |             |
| C - Property Claimed as Exempt   | Yes                  | 2                   |               |               |             |
| D - Creditors Holding Secured Claims   | Yes                  | 1                   |               | \$ 495,360.99 |             |
| E - Creditors Holding Unsecured Priority<br>Claims (Total of Claims on Schedule E) | Yes                  | 2                   |               | \$ 1,238.27   |             |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                              | Yes                  | 8                   |               | \$ 154,989.56 |             |
| G - Executory Contracts and Unexpired<br>Leases                                    | Yes                  | 1                   |               |               |             |
| H - Codebtors  | Yes                  | 1                   |               |               |             |
| I - Current Income of Individual<br>Debtor(s)                                      | Yes                  | 1                   |               |               | \$ 3,000.02 |
| J - Current Expenditures of Individual<br>Debtor(s)                                | Yes                  | 1                   |               |               | \$ 5,942.47 |
| TOTAL  |                      | 22                  | \$ 616,731.80 | \$ 651,588.82 |             |

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United States Bankruptcy Court  
District of Utah

IN RE:

Case No. \_\_\_\_\_

Harnicher, David John

Debtor(s)

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount             |
|---|--------------------|
| Domestic Support Obligations (from Schedule E)  | \$ 1,238.27        |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$ 0.00            |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ 0.00            |
| Student Loan Obligations (from Schedule F)  | \$ 0.00            |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | \$ 0.00            |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$ 0.00            |
| <b>TOTAL</b>  | <b>\$ 1,238.27</b> |

**State the following:**

|   |             |
|---|-------------|
| Average Income (from Schedule I, Line 16)   | \$ 3,000.02 |
| Average Expenses (from Schedule J, Line 18)   | \$ 5,942.47 |
| Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 ) | \$ 2,950.50 |

**State the following:**

|  |             |               |
|--|-------------|---------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |             | \$ 48,860.99  |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$ 1,238.27 |               |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |             | \$ 0.00       |
| 4. Total from Schedule F   |             | \$ 154,989.56 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |             | \$ 203,850.55 |

IN RE Harnicher, David John

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY                     | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION | AMOUNT OF SECURED<br>CLAIM |
|--|--|---------------------------------------|--|----------------------------|
| Home<br>4468 Zarahelma Drive<br>Salt Lake City, UT 84124 | Fee Simple                                 |                                       | 442,000.00   | 490,689.43                 |
| TOTAL  |  |                                       | 442,000.00   |                            |

(Report also on Summary of Schedules)

IN RE Harnicher, David John

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY   | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION                                |
|---|------------------|--|---------------------------------------|---|
| 1. Cash on hand.  | X                |  |                                       |   |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |                  | <b>Checking Account (AFCU)</b><br><b>America First Credit Union</b><br><b>P.O. Box 9199</b><br><b>Ogden, UT 84409</b><br><b>Account No. XXXX786</b><br><b>Checking Account (Chase)</b><br><b>Chase Bank</b><br><b>Account No. XXXXXX6533</b><br><b>Saving Account (AFCU)</b><br><b>America First Credit Union</b><br><b>P.O. Box 9199</b><br><b>Ogden, UT 84409</b><br><b>Account No. XXX 786</b><br><b>Savings Account (GW)</b><br><b>Golden West Credit Union</b><br><b>P.O. Box 1111</b><br><b>Ogden, UT 84402</b><br><b>Account No. XXXX1066</b><br><b>Savings Account (Key Bank)</b><br><b>Key Bank</b><br><b>P.O. Box 22114</b><br><b>Albany, NY 12201</b><br><b>Account No. XXXXXX 3826</b> |                                       | <b>97.30</b><br><br><br><br><br><b>50.00</b><br><br><br><br><br><b>26.81</b><br><br><br><br><br><b>29.00</b><br><br><br><br><br><b>39.12</b>  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.   | X                |  |                                       |   |
| 4. Household goods and furnishings, include audio, video, and computer equipment.   |                  | <b>(2) Nightstands</b><br><b>4468 Zarahemla Drive</b><br><b>Salt Lake City, UT 84124</b><br><b>(3) Beds</b><br><b>4468 Zarahemla Drive</b><br><b>Salt Lake City, UT 84124</b><br><b>Computer</b><br><b>4468 Zarahemla Drive</b><br><b>Salt Lake City, UT 84124</b><br><b>Cookware</b><br><b>4468 Zarahemla Drive</b><br><b>Salt Lake City, UT 84124</b><br><b>Dishes, utensils</b><br><b>4468 Zarahemla Drive</b>  |                                       | <b>30.00</b><br><br><br><br><br><b>150.00</b><br><br><br><br><br><b>50.00</b><br><br><br><br><br><b>20.00</b><br><br><br><br><br><b>25.00</b> |

IN RE Harnicher, David John

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|--|------------------|--------------------------------------|---------------------------------------|--|
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
|  |                  | <b>Dresser</b>                       |                                       | <b>25.00</b>   |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
|  |                  | <b>Freezer</b>                       |                                       | <b>50.00</b>   |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
|  |                  | <b>Printer</b>                       |                                       | <b>50.00</b>   |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
|  |                  | <b>Refrigerator</b>                  |                                       | <b>150.00</b>  |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
|  |                  | <b>Small Appliances</b>              |                                       | <b>15.00</b>   |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
|  |                  | <b>Sofa (2) Chairs</b>               |                                       | <b>150.00</b>  |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
|  |                  | <b>Stereo</b>                        |                                       | <b>50.00</b>   |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
|  |                  | <b>Table/Chairs</b>                  |                                       | <b>60.00</b>   |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
|  |                  | <b>TV</b>                            |                                       | <b>50.00</b>   |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
|  |                  | <b>CDs</b>                           |                                       | <b>25.00</b>   |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
| 5. Books, pictures and other art objects,<br>antiques, stamp, coin, record, tape,<br>compact disc, and other collections or<br>collectibles. |                  | <b>Clothing</b>                      |                                       | <b>300.00</b>  |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
| 6. Wearing apparel.  |                  | <b>Watch</b>                         |                                       | <b>50.00</b>   |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
| 7. Furs and jewelry.   |                  | <b>Camera</b>                        |                                       | <b>30.00</b>   |
|  |                  | <b>4468 Zarahemla Drive</b>          |                                       |  |
|  |                  | <b>Salt Lake City, UT 84124</b>      |                                       |  |
| 8. Firearms and sports, photographic,<br>and other hobby equipment.  |                  | <b>Term life</b>                     |                                       | <b>0.00</b>  |
|  |                  |                                      |                                       |  |
| 9. Interest in insurance policies. Name<br>insurance company of each policy and<br>itemize surrender or refund value of<br>each.             |                  | <b>Met Life</b>                      |                                       | <b>54,437.00</b>   |
|  |                  | <b>IRA</b>                           |                                       |  |
| 10. Annuities. Itemize and name each<br>issue.   |                  |                                      |                                       |  |

IN RE Harnicher, David John

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY  | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|---|------------------|---|---------------------------------------|--|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | <b>X</b>         |   |                                       |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   |                  | <b>401K</b><br><b>Mass Mutual</b><br><b>1295 State Street</b><br><b>Springfield, MA 0111</b>                    |                                       | <b>33,811.16</b>   |
|   |                  | <b>401k</b><br><b>Unum</b><br><b>P.O. Box 5424</b><br><b>Cincinnati, OH 45250</b>                               |                                       | <b>64,638.95</b>   |
|   |                  | <b>IRA</b><br><b>Children's Miracle Network</b><br><b>205 West 700 South</b><br><b>Salt Lake City, UT 84101</b> |                                       | <b>11,397.46</b>   |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   | <b>X</b>         |   |                                       |  |
| 14. Interests in partnerships or joint ventures. Itemize.   | <b>X</b>         |   |                                       |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | <b>X</b>         |   |                                       |  |
| 16. Accounts receivable.  |                  | <b>GS Nexus</b><br><b>Brent Ferrin &amp; Dean Casutt</b><br><b>Money Owed for Services Performed</b>            |                                       | <b>4,000.00</b>  |
| 17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.  | <b>X</b>         |   |                                       |  |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  | <b>X</b>         |   |                                       |  |
| 19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.   | <b>X</b>         |   |                                       |  |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | <b>X</b>         |   |                                       |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | <b>X</b>         |   |                                       |  |

IN RE Harnicher, David John

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY   | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|---|------------------|--|---------------------------------------|--|
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | <b>X</b>         |  |                                       |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | <b>X</b>         |  |                                       |  |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | <b>X</b>         |  |                                       |  |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |                  | <b>2001 Volvo 5-80 T-6<br/>(132,400 Miles)<br/>4468 Zarahemla Drive<br/>Salt Lake City, UT 84124</b> |                                       | <b>4,500.00</b>  |
| 26. Boats, motors, and accessories.   | <b>X</b>         |  |                                       |  |
| 27. Aircraft and accessories.   | <b>X</b>         |  |                                       |  |
| 28. Office equipment, furnishings, and supplies.  | <b>X</b>         |  |                                       |  |
| 29. Machinery, fixtures, equipment, and supplies used in business.  | <b>X</b>         |  |                                       |  |
| 30. Inventory.  | <b>X</b>         |  |                                       |  |
| 31. Animals.  | <b>X</b>         |  |                                       |  |
| 32. Crops - growing or harvested. Give particulars.   | <b>X</b>         |  |                                       |  |
| 33. Farming equipment and implements.   | <b>X</b>         |  |                                       |  |
| 34. Farm supplies, chemicals, and feed.   | <b>X</b>         |  |                                       |  |
| 35. Other personal property of any kind not already listed. Itemize.  |                  | <b>Lawn Mower<br/>4468 Zarahemla Drive<br/>Salt Lake City, UT 84124</b>                              |                                       | <b>25.00</b>   |
|   |                  | <b>Pool Table<br/>4468 Zarahemla Drive<br/>Salt Lake City, UT 84124</b>                              |                                       | <b>250.00</b>  |
|   |                  | <b>tools<br/>4468 Zarahemla Drive<br/>Salt Lake City, UT 84124</b>                                   |                                       | <b>150.00</b>  |
| <b>TOTAL</b>  |                  |  |                                       | <b>174,731.80</b>  |

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

IN RE Harnicher, David John

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY  | SPECIFY LAW PROVIDING EACH EXEMPTION  | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|--|---------------------------------------|----------------------------|--|
| <b><u>SCHEDULE A - REAL PROPERTY</u></b>                             |                                       |                            |  |
| Home<br>4468 Zarahelma Drive<br>Salt Lake City, UT 84124             | UCA § 78B-5-503(2)(a)(ii), (2)(b)(ii) | 20,000.00                  | 442,000.00   |
| <b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>                         |                                       |                            |  |
| (2) Nightstands<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124  | UCA § 78B-5-506(1)(a)                 | 30.00                      | 30.00  |
| (3) Beds<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124         | UCA § 78B-5-505(1)(a)(viii)(E)        | 150.00                     | 150.00   |
| Computer<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124         | UCA § 78B-5-506(1)(a)                 | 50.00                      | 50.00  |
| Cookware<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124         | UCA § 78B-5-505(1)(a)(viii)(A)        | 20.00                      | 20.00  |
| Dishes, utensils<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124 | UCA § 78B-5-505(1)(a)(viii)(A)        | 25.00                      | 25.00  |
| Dresser<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124          | UCA § 78B-5-506(1)(a)                 | 25.00                      | 25.00  |
| Freezer<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124          | UCA § 78B-5-505(1)(a)(viii)(A)        | 50.00                      | 50.00  |
| Printer<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124          | UCA § 78B-5-506(1)(a)                 | 50.00                      | 50.00  |
| Refrigerator<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124     | UCA § 78B-5-505(1)(a)(viii)(A)        | 150.00                     | 150.00   |
| Small Appliances<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124 | UCA § 78B-5-505(1)(a)(viii)(A)        | 15.00                      | 15.00  |
| Sofa (2) Chairs<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124  | UCA § 78B-5-506(1)(a)                 | 150.00                     | 150.00   |
| Stereo<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124           | UCA § 78B-5-506(1)(a)                 | 50.00                      | 50.00  |
| Table/Chairs<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124     | UCA § 78B-5-506(1)(b)                 | 60.00                      | 60.00  |
| TV<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124               | UCA § 78B-5-506(1)(a)                 | 50.00                      | 50.00  |
| Clothing<br>4468 Zarahemla Drive<br>Salt Lake City, UT 84124         | UCA § 78B-5-505(1)(a)(viii)(D)        | 300.00                     | 300.00   |



IN RE Harnicher, David John

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT  
(Continuation Sheet)**

| DESCRIPTION OF PROPERTY    | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|----------------------------|--------------------------------------|----------------------------|--|
| Term life                  | UCA § 78B-5-505(1)(a)(xiii)          | 100%                       | 0.00   |
| Met Life                   | UCA § 78B-5-505((1)(a)(xiv)          | 54,437.00                  | 54,437.00  |
| IRA                        |                                      |                            |  |
| 401K                       | UCA § 78B-5-505((1)(a)(xiv)          | 33,811.16                  | 33,811.16  |
| Mass Mutual                |                                      |                            |  |
| 1295 State Street          |                                      |                            |  |
| Springfield, MA 0111       |                                      |                            |  |
| 401k                       | UCA § 78B-5-505((1)(a)(xiv)          | 64,638.95                  | 64,638.95  |
| Unum                       |                                      |                            |  |
| P.O. Box 5424              |                                      |                            |  |
| Cincinnati, OH 45250       |                                      |                            |  |
| IRA                        | UCA § 78B-5-505((1)(a)(xiv)          | 11,397.46                  | 11,397.46  |
| Children's Miracle Network |                                      |                            |  |
| 205 West 700 South         |                                      |                            |  |
| Salt Lake City, UT 84101   |                                      |                            |  |
| 2001 Volvo 5-80 T-6        | UCA § 78B-5-506(3)                   | 2,500.00                   | 4,500.00   |
| (132,400 Miles)            |                                      |                            |  |
| 4468 Zarahemla Drive       |                                      |                            |  |
| Salt Lake City, UT 84124   |                                      |                            |  |

IN RE Harnicher, David John

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS<br>INCLUDING ZIP CODE AND ACCOUNT NUMBER.<br>(See Instructions Above.)                       | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND DESCRIPTION AND VALUE OF<br>PROPERTY SUBJECT TO LIEN         | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF ANY |
|--|---|--|------------|--------------|----------|---|------------------------------|
|  |   |  |            |              |          |   |                              |
| ACCOUNT NO. <b>629-9</b><br><b>Citi Mortgage, Inc.</b><br><b>P.O. Box 6006</b><br><b>The Lakes, NV 88901-6006</b>                |   | <b>11/14/2005</b><br><b>Deed of Trust</b><br><b>House</b><br><br>VALUE \$ <b>442,000.00</b>                  |            |              |          | <b>382,899.43</b>   |                              |
| ACCOUNT NO. <b>0753</b><br><b>Specialized Loan Services</b><br><b>8742 Lucent Blvd. #300</b><br><b>Highlands Ranch, CO 80129</b> |   | <b>11/14/2005</b><br><b>Deed of Trust (Second)</b><br><b>Home</b><br><br>VALUE \$ <b>442,000.00</b>          |            |              |          | <b>107,790.00</b>   | <b>48,689.43</b>             |
| ACCOUNT NO. <b>875</b><br><b>University Credit Union</b><br><b>P.O. Box 58025</b><br><b>Salt Lake City, UT 84158</b>             |   | <b>09/30/2003</b><br><b>Security Agreement</b><br><b>2001 Volvo 5-80-T-6</b><br><br>VALUE \$ <b>4,500.00</b> |            |              |          | <b>4,671.56</b>   | <b>171.56</b>                |
| ACCOUNT NO.  |   |  |            |              |          |   |                              |
|  |   | VALUE \$   |            |              |          |   |                              |
| Subtotal<br>(Total of this page)   |   |  |            |              |          | \$ <b>495,360.99</b>  | \$ <b>48,860.99</b>          |
| Total<br>(Use only on last page)   |   |  |            |              |          | \$ <b>495,360.99</b>  | \$ <b>48,860.99</b>          |

0 continuation sheets attached

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE Harnicher, David John

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☒ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

IN RE Harnicher, David John

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)****Domestic Support Obligations**

(Type of Priority for Claims Listed on This Sheet)

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE AND ACCOUNT NUMBER.<br>(See Instructions above.)           | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM         | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM | AMOUNT<br>ENTITLED<br>TO<br>PRIORITY | AMOUNT<br>NOT<br>ENTITLED<br>TO<br>PRIORITY,<br>IF ANY |
|---|---|--|------------|--------------|----------|-----------------------|--------------------------------------|--|
| ACCOUNT NO. <b>n/a</b><br><b>Steph Harnicher Kirch</b><br><b>3007 Shawnee Drive</b><br><b>Sugarland, TX 77479</b> |   | <b>1993</b><br><b>Monthly Child Support</b><br><b>Payments</b> |            |              |          | <b>1,238.27</b>       | <b>1,238.27</b>                      |  |
| ACCOUNT NO.   |   |  |            |              |          |                       |                                      |  |
| ACCOUNT NO.   |   |  |            |              |          |                       |                                      |  |
| ACCOUNT NO.   |   |  |            |              |          |                       |                                      |  |
| ACCOUNT NO.   |   |  |            |              |          |                       |                                      |  |
| ACCOUNT NO.   |   |  |            |              |          |                       |                                      |  |

Sheet no. 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal  
(Totals of this page)\$ **1,238.27** \$ **1,238.27** \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$ **1,238.27**

Total

(Use only on last page of the completed Schedule E. If applicable,  
report also on the Statistical Summary of Certain Liabilities and Related Data.)\$ **1,238.27** \$

IN RE Harnicher, David John

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)  | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. <b>8157</b><br><b>Allianz</b><br><b>P.O. Box 1292</b><br><b>Minneapolis, MN 55440</b>   |   | <b>2001</b><br><b>Insurance</b>  |            |              |          | <b>166.26</b>         |
| ACCOUNT NO. <b>1001</b><br><b>American Express</b><br><b>P.O. Box 650448</b><br><b>Dallas, TX 75265</b>   |   | <b>2009</b><br><b>Credit Card</b>  |            |              |          | <b>625.60</b>         |
| ACCOUNT NO. <b>1007</b><br><b>American Express</b><br><b>P.O. Box 650448</b><br><b>Dallas, TX 75265</b>   |   | <b>2009</b><br><b>Credit Card</b>  |            |              |          | <b>1,114.77</b>       |
| ACCOUNT NO.<br><b>United Recovery Systems</b><br><b>P.O. Box 722929</b><br><b>Houston, TX 77272-2929</b>  |   | <b>Assignee or other notification for:</b><br><b>American Express</b>                              |            |              |          |                       |
| Subtotal<br>(Total of this page)  |   |  |            |              |          | \$ <b>1,906.63</b>    |
| Total<br>(Use only on last page of the completed Schedule F. Report also on<br>the Summary of Schedules and, if applicable, on the Statistical<br>Summary of Certain Liabilities and Related Data.) |   |  |            |              |          | \$                    |

IN RE Harnicher, David John

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                         | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. <b>6185</b><br><b>Bank Of America</b><br><b>P.O. Box 15019</b><br><b>Wilmington, DE 19886-5019</b>                   |   | <b>2007-2009</b><br><b>Credit Card</b>   |            |              |          | <b>32,425.18</b>      |
| ACCOUNT NO.<br><b>First Source Advantage</b><br><b>205 Bryant Woods South</b><br><b>Amherst, NY 14228</b>                        |   | <b>Assignee or other notification for:</b><br><b>Bank Of America</b>                               |            |              |          |                       |
| ACCOUNT NO.<br><b>Sunrise Credit</b><br><b>P.O. Box 9100</b><br><b>Farmington, NY 11735</b>                                      |   | <b>Assignee or other notification for:</b><br><b>Bank Of America</b>                               |            |              |          |                       |
| ACCOUNT NO. <b>929</b><br><b>Bank Of America</b><br><b>600 Wilshire Blvd. 4th Floor</b><br><b>Los Angeles, CA 90017</b>          |   | <b>2007</b><br><b>Therapy for daughter</b>   |            |              |          | <b>31,763.20</b>      |
| ACCOUNT NO. <b>n/a</b><br><b>C&amp;D Towing</b><br><b>2286 Main Street</b><br><b>San Diego, CA 92113</b>                         |   | <b>2009</b><br><b>Towing Fees</b>  |            |              |          | <b>1,200.00</b>       |
| ACCOUNT NO. <b>3808</b><br><b>Capital One Bank</b><br><b>P.O. Box 60599</b><br><b>City Of Industry, CA 91716-0599</b>            |   | <b>2009</b><br><b>Credit Card</b>  |            |              |          | <b>2,165.08</b>       |
| ACCOUNT NO. <b>2401</b><br><b>Care Credit</b><br><b>GE Money Bank</b><br><b>P.O. Box 960061</b><br><b>Orlando, FL 32896-0061</b> |   | <b>2008</b><br><b>Credit Card</b>  |            |              |          | <b>2,838.37</b>       |

Sheet no. 1 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **70,391.83**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE Harnicher, David John

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.) | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 189<br><br>CCRD<br>P.O. Box 572528<br>Salt Lake City, UT 84157                               |   | 06/2008<br>Medical Bill  |            |              |          | 121.38                |
| ACCOUNT NO.<br><br>Bonneville Collections<br>P.O. Box 150621<br>Ogden, UT 84415-0621                     |   | Assignee or other notification for:<br>CCRD  |            |              |          |                       |
| ACCOUNT NO. 7903<br><br>Chase Cardmember Services<br>P.O. Box 94014<br>Palatine, IL 60094-4014           |   | 2008-2009<br>Credit Card   |            |              |          | 7,020.58              |
| ACCOUNT NO.<br><br>Financial Asset Management Systems<br>P.O. Box 451409<br>Atlanta, GA 31145            |   | Assignee or other notification for:<br>Chase Cardmember Services                                   |            |              |          |                       |
| ACCOUNT NO. 6121<br><br>Chase Cardmember Services<br>P.O. Box 94014<br>Palatine, IL 60094-4014           |   | 2008-2009<br>Credit card   |            |              |          | 1,865.33              |
| ACCOUNT NO.<br><br>National Action Financial<br>165 Lawrence Bell Street #100<br>Williamsville, NY 14231 |   | Assignee or other notification for:<br>Chase Cardmember Services                                   |            |              |          |                       |
| ACCOUNT NO. 5929<br><br>Chase Cardmember Services<br>P.O. Box 94014<br>Palatine, IL 60094-4014           |   | 2008-2009<br>Credit card   |            |              |          | 6,106.62              |

Sheet no. 2 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **15,113.91**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE Harnicher, David John

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                   | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br><b>Financial Asset Management Systems</b><br><b>P.O. Box 451409</b><br><b>Atlanta, GA 31145</b>             |   | <b>Assignee or other notification for:</b><br><b>Chase Cardmember Services</b>                     |            |              |          |                       |
| ACCOUNT NO. <b>5950</b><br><b>Chase Cardmember Services</b><br><b>P.O. Box 94014</b><br><b>Palatine, IL 60094-4014</b>     |   | <b>2008-2009</b><br><b>Credit Card</b>   |            |              |          | <b>2,036.81</b>       |
| ACCOUNT NO. <b>7593</b><br><b>Citi AA Mastercard</b><br><b>P.O. Box 6401</b><br><b>The Lakes, NV 88901</b>                 |   | <b>2008-2009</b><br><b>Credit Card</b>   |            |              |          | <b>8,347.88</b>       |
| ACCOUNT NO.<br><b>Associated Recovery</b><br><b>P.O. Box 469046</b><br><b>Escondido, CA 92046</b>                          |   | <b>Assignee or other notification for:</b><br><b>Citi AA Mastercard</b>                            |            |              |          |                       |
| ACCOUNT NO. <b>1520</b><br><b>Citi Home Rebate</b><br><b>P.O. Box 6401</b><br><b>The Lakes, NV 88901</b>                   |   | <b>2008-2009</b><br><b>Credit Card</b>   |            |              |          | <b>4,129.74</b>       |
| ACCOUNT NO.<br><b>Associated Recovery</b><br><b>P.O. Box 469046</b><br><b>Escondido, CA 92046</b>                          |   | <b>Assignee or other notification for:</b><br><b>Citi Home Rebate</b>                              |            |              |          |                       |
| ACCOUNT NO. <b>7-01</b><br><b>Corporon &amp; Williams</b><br><b>405 South Main #700</b><br><b>Salt Lake City, UT 84111</b> |   | <b>2005-2008</b><br><b>Attorney's Fees</b>   |            |              |          | <b>1,328.09</b>       |

Sheet no. 3 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **15,842.52**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
\$



IN RE Harnicher, David John

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                             | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. <b>089</b><br><b>Eric &amp; Karen Heiden, MD</b><br><b>5848 Fashion Place Blvd. #110</b><br><b>Murray, UT 84107</b>      |   | <b>05/2009</b><br><b>Medical Bill</b>  |            |              |          | <b>99.55</b>          |
| ACCOUNT NO. <b>0927</b><br><b>Home Depot Credit Services</b><br><b>P.O. Box 6028</b><br><b>The Lakes, NV 88901-6028</b>              |   | <b>2008-2009</b><br><b>Credit Card</b>   |            |              |          | <b>2,407.74</b>       |
| ACCOUNT NO.<br><b>Capital Management Services</b><br><b>726 Exchange Street, #700</b><br><b>Buffalo, NY 14210</b>                    |   | <b>Assignee or other notification for:</b><br><b>Home Depot Credit Services</b>                    |            |              |          |                       |
| ACCOUNT NO. <b>9971</b><br><b>Intermountain Central Laboratory</b><br><b>P.O. Box 410400</b><br><b>Salt Lake City, UT 84141-0400</b> |   | <b>04/2009</b><br><b>Medical Bill</b>  |            |              |          | <b>124.02</b>         |
| ACCOUNT NO. <b>791</b><br><b>Ivan Flint MD</b><br><b>1250 East 3900 South #450</b><br><b>Salt Lake City, UT 84124</b>                |   | <b>07/01/2009</b><br><b>Medical Bill</b>   |            |              |          | <b>90.45</b>          |
| ACCOUNT NO. <b>676</b><br><b>Kelsey-Seybold Clinic</b><br><b>P.O. Box 840311</b><br><b>Dallas, TX 75284</b>                          |   | <b>2008</b><br><b>Medical Bill</b>   |            |              |          | <b>615.04</b>         |
| ACCOUNT NO.<br><b>DCS</b><br><b>706 Glencrest Lane #A</b><br><b>Longview, TX 75606</b>   |   | <b>Assignee or other notification for:</b><br><b>Kelsey-Seybold Clinic</b>                         |            |              |          |                       |

Sheet no. 4 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **3,336.80**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE Harnicher, David John

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                        | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. <b>879</b><br><b>Lorraine Szczesney, MD</b><br><b>508 East South Temple #300</b><br><b>Salt Lake City, UT 84102</b> |   | <b>04/09/2009</b><br><b>Medical Bill</b>   |            |              |          | <b>118.66</b>         |
| ACCOUNT NO. <b>9400</b><br><b>Memorial Hermann Medical</b><br><b>P.O. Box 203197</b><br><b>Houston, TX 77216</b>                |   | <b>2008</b><br><b>Medical Bill</b>   |            |              |          | <b>363.00</b>         |
| ACCOUNT NO.<br><b>FMA Alliance, Ltd.</b><br><b>11811 North Freway #900</b><br><b>Houston, TX 77060</b>                          |   | <b>Assignee or other notification for:</b><br><b>Memorial Hermann Medical</b>                      |            |              |          |                       |
| ACCOUNT NO. <b>923</b><br><b>Protective Lite</b><br><b>P.O. Box 11266</b><br><b>Birmingham, AL 35202</b>                        |   | <b>2004</b><br><b>Life Insurance</b>   |            |              |          | <b>151.20</b>         |
| ACCOUNT NO. <b>6840</b><br><b>RC Willey Home Furnishings</b><br><b>P.O. Box 65320</b><br><b>Salt Lake City, UT 84165-0320</b>   |   | <b>2008</b><br><b>Basement Carpeti</b>   |            |              |          | <b>1,205.81</b>       |
| ACCOUNT NO.<br><b>Knight Adjustment Bureau</b><br><b>404 East 4500 South #A-34</b><br><b>Salt Lake City, UT 84107</b>           |   | <b>Assignee or other notification for:</b><br><b>RC Willey Home Furnishings</b>                    |            |              |          |                       |
| ACCOUNT NO. <b>CHER</b><br><b>Richard Humble &amp; Company</b><br><b>P.O. Box 543</b><br><b>Lexington, MO 64067</b>             |   | <b>2009</b><br><b>Counseling</b>   |            |              |          | <b>150.00</b>         |

Sheet no. 5 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **1,988.67**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE Harnicher, David John

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                      | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. <b>6062</b><br><b>Sears Premier Gold</b><br><b>P.O. Box 688957</b><br><b>Des Moines, IA 50368</b>                 |   | <b>2008-2009</b><br><b>Credit card</b>   |            |              |          | <b>5,148.99</b>       |
| ACCOUNT NO.<br><b>Northland Group Inc.</b><br><b>P.O. Box 390905</b><br><b>Minneapolis, MN 55439</b>                          |   | <b>Assignee or other notification for:</b><br><b>Sears Premier Gold</b>                            |            |              |          |                       |
| ACCOUNT NO. <b>!60</b><br><b>Smart Dental Care, LC</b><br><b>2180 East 4500 South #250</b><br><b>Salt Lake City, UT 84117</b> |   | <b>08/2009</b><br><b>Medical Bill</b>  |            |              |          | <b>118.00</b>         |
| ACCOUNT NO. <b>5352</b><br><b>Smith's Food &amp; Drug</b><br><b>P.O. Box 42022</b><br><b>Providence, RI 02940</b>             |   | <b>2008-2009</b><br><b>Credit Card</b>   |            |              |          | <b>14,271.63</b>      |
| ACCOUNT NO. <b>HER</b><br><b>W. David Rich DDS</b><br><b>2104 Main</b><br><b>Lexington, MO 64067</b>                          |   | <b>09/28/2009</b><br><b>Medical Bill</b>   |            |              |          | <b>49.00</b>          |
| ACCOUNT NO. <b>417</b><br><b>West Ridge Academy</b><br><b>5500 West Bagley Park Road</b><br><b>West Jordan, UT 84088</b>      |   | <b>03/2007</b><br><b>Services for daughter</b>   |            |              |          | <b>24,666.87</b>      |
| ACCOUNT NO.<br><b>NAR, Inc.</b><br><b>5225 Wiley Post Way #410</b><br><b>Salt Lake City, UT 84116</b>                         |   | <b>Assignee or other notification for:</b><br><b>West Ridge Academy</b>                            |            |              |          |                       |

Sheet no. 6 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **44,254.49**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE Harnicher, David John

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)  | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. <b>2611</b><br><b>Zions Bank</b><br><b>Credit Management Dept.</b><br><b>P.O. Box 30709</b><br><b>Salt Lake City, UT 84130-0709</b> |   | <b>2009</b><br><b>Credit Card</b>  |            |              |          | <b>164.61</b>         |
| ACCOUNT NO. <b>955</b><br><b>Zions Bank</b><br><b>Credit Management Dept.</b><br><b>P.O. Box 30709</b><br><b>Salt Lake City, UT 84130-0709</b>  |   | <b>2009</b><br><b>Credit Card</b>  |            |              |          | <b>1,990.10</b>       |
| ACCOUNT NO.   |   |  |            |              |          |                       |
| ACCOUNT NO.   |   |  |            |              |          |                       |
| ACCOUNT NO.   |   |  |            |              |          |                       |
| ACCOUNT NO.   |   |  |            |              |          |                       |
| ACCOUNT NO.   |   |  |            |              |          |                       |

Sheet no. 7 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **2,154.71**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$ **154,989.56**

IN RE Harnicher, David John

Debtor(s)

Case No. \_\_\_\_\_

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE<br>OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.<br>STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.<br>STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
|   |  |

IN RE Harnicher, David John

Debtor(s)

Case No. \_\_\_\_\_

(If known)

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |

IN RE Harnicher, David John Debtor(s) Case No. \_\_\_\_\_ (If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

|   |  |  |
|---|--|--|
| Debtor's Marital Status<br><b>Divorced</b>  | DEPENDENTS OF DEBTOR AND SPOUSE                                      |  |
|   | RELATIONSHIP(S):<br><b>Son</b><br><b>Daughter</b><br><b>Daughter</b> | AGE(S):<br><b>16</b><br><b>16</b><br><b>16</b> |
| EMPLOYMENT: DEBTOR  |  | SPOUSE   |
| Occupation <b>Independent Contractor</b><br>Name of Employer <b>Self-Employed</b><br>How long employed <b>8 Years</b><br>Address of Employer <b>4468 Zarahemla Drive</b><br><b>Salt Lake City, UT 84124</b> |  |  |

**INCOME:** (Estimate of average or projected monthly income at time case filed)

|  | DEBTOR             | SPOUSE   |
|--|--------------------|----------|
| 1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)  | \$ _____           | \$ _____ |
| 2. Estimated monthly overtime  | \$ _____           | \$ _____ |
| <b>3. SUBTOTAL</b>   | <b>\$ 0.00</b>     | \$ _____ |
| 4. LESS PAYROLL DEDUCTIONS   |                    |          |
| a. Payroll taxes and Social Security   | \$ _____           | \$ _____ |
| b. Insurance   | \$ _____           | \$ _____ |
| c. Union dues  | \$ _____           | \$ _____ |
| d. Other (specify) _____   | \$ _____           | \$ _____ |
| <b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>   | <b>\$ 0.00</b>     | \$ _____ |
| <b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>  | <b>\$ 0.00</b>     | \$ _____ |
| 7. Regular income from operation of business or profession or farm (attach detailed statement)   | \$ _____           | \$ _____ |
| 8. Income from real property   | \$ _____           | \$ _____ |
| 9. Interest and dividends  | \$ _____           | \$ _____ |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above                     | \$ _____           | \$ _____ |
| 11. Social Security or other government assistance (Specify) _____   | \$ _____           | \$ _____ |
| 12. Pension or retirement income   | \$ _____           | \$ _____ |
| 13. Other monthly income (Specify) <b>June GS Nexus, Primerica, Versa Venture 5 (Sporadic Income)</b>  | <b>\$ 3,000.02</b> | \$ _____ |
|  | \$ _____           | \$ _____ |
|  | \$ _____           | \$ _____ |
| <b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>  | <b>\$ 3,000.02</b> | \$ _____ |
| <b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)  | <b>\$ 3,000.02</b> | \$ _____ |
| <b>16. COMBINED AVERAGE MONTHLY INCOME:</b> (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15) | <b>\$ 3,000.02</b> |          |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None**

IN RE Harnicher, David John Debtor(s) Case No. \_\_\_\_\_ (If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

|   |                    |
|---|--------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home)                                       | \$ <u>3,148.20</u> |
| a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>      |                    |
| b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>      |                    |
| 2. Utilities:   |                    |
| a. Electricity and heating fuel   | \$ <u>234.00</u>   |
| b. Water and sewer  | \$ <u>42.00</u>    |
| c. Telephone  | \$ <u>100.00</u>   |
| d. Other <u>Sanatation</u>  | \$ <u>12.00</u>    |
| 3. Home maintenance (repairs and upkeep)  | \$ <u>20.00</u>    |
| 4. Food   | \$ <u>250.00</u>   |
| 5. Clothing   | \$ _____           |
| 6. Laundry and dry cleaning   | \$ _____           |
| 7. Medical and dental expenses  | \$ <u>25.00</u>    |
| 8. Transportation (not including car payments)  | \$ <u>105.00</u>   |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.   | \$ _____           |
| 10. Charitable contributions  | \$ _____           |
| 11. Insurance (not deducted from wages or included in home mortgage payments)                               |                    |
| a. Homeowner's or renter's  | \$ _____           |
| b. Life   | \$ <u>151.00</u>   |
| c. Health   | \$ <u>451.00</u>   |
| d. Auto   | \$ _____           |
| e. Other <u>Long Term Care</u>  | \$ <u>166.00</u>   |
| 12. Taxes (not deducted from wages or included in home mortgage payments)                                   |                    |
| (Specify) _____   | \$ _____           |
| 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) |                    |
| a. Auto   | \$ _____           |
| b. Other _____  | \$ _____           |
| 14. Alimony, maintenance, and support paid to others  | \$ <u>1,238.27</u> |
| 15. Payments for support of additional dependents not living at your home                                   | \$ _____           |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)            | \$ _____           |
| 17. Other _____   | \$ _____           |
| _____   | \$ _____           |
| _____   | \$ _____           |

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data. \$ 5,942.47

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:  
**None**

|  |                     |
|--|---------------------|
| <b>20. STATEMENT OF MONTHLY NET INCOME</b>           |                     |
| a. Average monthly income from Line 15 of Schedule I | \$ <u>3,000.02</u>  |
| b. Average monthly expenses from Line 18 above       | \$ <u>5,942.47</u>  |
| c. Monthly net income (a. minus b.)                  | \$ <u>-2,942.45</u> |



IN RE Harnicher, David John Case No. \_\_\_\_\_  
Debtor(s) (If known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: January 19, 2010 Signature: /s/ David John Harnicher  
**David John Harnicher** Debtor

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
(Joint Debtor, if any)  
[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer \_\_\_\_\_ Social Security No. (Required by 11 U.S.C. § 110.) \_\_\_\_\_  
*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address \_\_\_\_\_

Signature of Bankruptcy Petition Preparer \_\_\_\_\_ Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

IN RE:

Harnicher, David John

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT    | SOURCE                              |
|-----------|-------------------------------------|
| 52,983.00 | 2009<br>Employment, Self-Employment |
| 92,179.00 | 2008<br>Employment, Self-Employment |
| 42,869.00 | 2007<br>Employment, Self-Employment |

#### 2. Income other than from employment or operation of business

- None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☐ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR  | DATES OF PAYMENTS                | AMOUNT PAID     | AMOUNT STILL OWING |
|---|----------------------------------|-----------------|--------------------|
| <b>Citi Mortgage, Inc.</b><br><b>P.O. Box 6006</b><br><b>The Lakes, NV 88901-6006</b>                 | <b>10/2009; 11/2009; 12/2009</b> | <b>3,714.00</b> | <b>382,899.43</b>  |
| <b>Specialized Loan Services</b><br><b>8742 Lucent Blvd. #300</b><br><b>Highlands Ranch, CO 80129</b> | <b>10/2009; 11/2009; 12/2009</b> | <b>1,698.00</b> | <b>107,790.00</b>  |
| <b>University Credit Union</b><br><b>P.O. Box 58025</b><br><b>Salt Lake City, UT 84158</b>            | <b>10/2009; 11/2009; 12/2009</b> | <b>660.00</b>   | <b>4,671.56</b>    |
| <b>Children's Miracle Network</b><br><b>205 West 700 South</b><br><b>Salt Lake City, UT 84101</b>     | <b>10/2009; 11/2009; 12/2009</b> | <b>1,353.00</b> | <b>0.00</b>        |
| <b>Steph Harnicher Kirch</b><br><b>3007 Shawnee Drive</b><br><b>Sugarland, TX 77479</b>               | <b>10/2009; 11/2009; 12/2009</b> | <b>3,714.00</b> | <b>0.00</b>        |

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY    | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|--------------------------------------|--|--------------|
| 1991 Mercedes Benz<br>Value: \$1,500 | Towed  | 09/2009      |

## 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE  | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|--|---|--|
| Hummingbird Credit Counseling<br>3737 Glenwood Ave., Ste. 100<br>Raleigh, NC 27612                           | 12/2009   | 49.00  |
| Timothy Stewart<br>Smart, Schofield, Shorter & Lunceford<br>5295 S. Commerce Drive, #200<br>Murray, UT 84107 | 12/2009   | 850.00   |

## 10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

## 11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION  | TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|--|--|------------------------------------|
| Zions Bank<br>Credit Management Dept.<br>P.O. Box 30709<br>Salt Lake City, UT 84130-0709 | Checking<br>Account No. Unknown                        | Amount \$0.00<br>Date: 07/2009     |

## 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

|                       |   |  |                         |                               |
|-----------------------|---|--|-------------------------|-------------------------------|
|                       | LAST FOUR DIGITS<br>OF SOCIAL-<br>SECURITY OR OTHER<br>INDIVIDUAL<br>TAXPAYER-I.D. NO.<br>(ITIN)/COMPLETE EIN | ADDRESS  | NATURE OF<br>BUSINESS   | BEGINNING AND<br>ENDING DATES |
| NAME                  |   |  |                         |                               |
| Ellis Island Partners |   | 4468 Zarahemla Drive<br>Salt Lake City, UT 84124 | Financial<br>Management | 08/2002 to<br>Present         |

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

#### 20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

**25. Pension Funds.**

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer,  
☒ has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **January 19, 2010** Signature **/s/ David John Harnicher**  
of Debtor **David John Harnicher**

Date: \_\_\_\_\_ Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

\_\_\_\_\_ **0** continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

Harnicher, David John

Case No. \_\_\_\_\_

Chapter **7**

Debtor(s)

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

|  |  |
|--|--|
| Property No. 1   |  |
| <b>Creditor's Name:</b><br><b>Citi Mortgage, Inc.</b>  | <b>Describe Property Securing Debt:</b><br><b>Home</b> |
| Property will be (check one):<br><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained<br>If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input checked="" type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).<br>Property is (check one):<br><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt |  |

|  |  |
|--|--|
| Property No. 2 (if necessary)  |  |
| <b>Creditor's Name:</b><br><b>Specialized Loan Services</b>  | <b>Describe Property Securing Debt:</b><br><b>Home</b> |
| Property will be (check one):<br><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained<br>If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input checked="" type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).<br>Property is (check one):<br><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt |  |

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

|                               |                                  |  |
|-------------------------------|----------------------------------|--|
| Property No. 1                |                                  |  |
| <b>Lessor's Name:</b>         | <b>Describe Leased Property:</b> | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):<br><input type="checkbox"/> Yes <input type="checkbox"/> No |
| Property No. 2 (if necessary) |                                  |  |
| <b>Lessor's Name:</b>         | <b>Describe Leased Property:</b> | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):<br><input type="checkbox"/> Yes <input type="checkbox"/> No |

1 continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: January 19, 2010

/s/ David John Harnicher

Signature of Debtor

\_\_\_\_\_  
Signature of Joint Debtor



**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**  
*(Continuation Sheet)*

**PART A – Continuation**

|  |  |  |
|--|--|--|
| Property No. 3   |  |  |
| <b>Creditor's Name:</b><br>University Credit Union   |  | <b>Describe Property Securing Debt:</b><br>2001 Volvo 5-80 T-6 |
| Property will be <i>(check one)</i> :<br><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained<br>If retaining the property, I intend to <i>(check at least one)</i> :<br><input type="checkbox"/> Redeem the property<br><input checked="" type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).<br>Property is <i>(check one)</i> :<br><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt |  |  |

  

|   |  |   |
|---|--|---|
| Property No.  |  |   |
| <b>Creditor's Name:</b>   |  | <b>Describe Property Securing Debt:</b> |
| Property will be <i>(check one)</i> :<br><input type="checkbox"/> Surrendered <input type="checkbox"/> Retained<br>If retaining the property, I intend to <i>(check at least one)</i> :<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).<br>Property is <i>(check one)</i> :<br><input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt |  |   |

  

|   |  |   |
|---|--|---|
| Property No.  |  |   |
| <b>Creditor's Name:</b>   |  | <b>Describe Property Securing Debt:</b> |
| Property will be <i>(check one)</i> :<br><input type="checkbox"/> Surrendered <input type="checkbox"/> Retained<br>If retaining the property, I intend to <i>(check at least one)</i> :<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).<br>Property is <i>(check one)</i> :<br><input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt |  |   |

**PART B – Continuation**

|                       |                                  |  |
|-----------------------|----------------------------------|--|
| Property No.          |                                  |  |
| <b>Lessor's Name:</b> | <b>Describe Leased Property:</b> | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):<br><input type="checkbox"/> Yes <input type="checkbox"/> No |

  

|                       |                                  |  |
|-----------------------|----------------------------------|--|
| Property No.          |                                  |  |
| <b>Lessor's Name:</b> | <b>Describe Leased Property:</b> | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):<br><input type="checkbox"/> Yes <input type="checkbox"/> No |